

## AMENDMENTS TO CLAIMS

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1. (Currently Amended) A method performed by a customer for conducting a purchase of goods or services over the internet, the purchase being made by a customer using a merchant for goods or services which are to be provided at a delivery location, and wherein a bank assures payment to the merchant for said purchase, comprising —

(a) creating a customer account with the bank, said customer account being associated with said customer; the customer account having verification information contained therein, said verification information including information about at least one of the following verification parameters:

customer delivery address information associating said

customer account with at least one authorized customer delivery address;

customer computer identification information associating

said customer account with at least one authorized customer computer which is identifiable by the bank;

authorized user identification information associating said customer account with at least one authorized user identification code; or,

authorized telephone caller identification information including at least one authorized telephone caller identification code;

detecting when a customer chooses to pay the merchant using said bank;

communicating from the customer to the bank computerized order information originating in connection with an order for chosen goods or services being sought using the merchant by a customer user from an ordering computer;

said step of communicating from the customer to the bank being performed in connection with computerized information about at least one of the following verification variables:

an order delivery address indicating a location for the delivery of the goods or services associated with the order;

ordering computer identification information obtained from

the ordering computer;

ordering user identification information obtained from the

ordering user when the order is placed;

ordering telephone caller identification information

obtained when the order is placed;

performing a verification analysis by the bank wherein the bank

variably selects the at least one verification variable used to validate the

transaction.

2. (Original) A method according to claim 1 wherein said step of communicating to the bank is performed using at least two of said verification variables.

3. (Original) A method according to claim 1 wherein the customer contacts the merchant internet site and builds an order file.

4. (Original) A method according to claim 1 wherein the customer contacts the merchant internet site and builds an order file at least part of which is obtained by the bank in said obtaining computerized order information.

5. (Currently Amended) A method according to claim 1 wherein the customer, bank ~~banker~~ and merchant are in ~~approximately~~ simultaneous communication as the order is placed and assurance of payment is communicated to the merchant.

6. (Original) A method according to claim 1 wherein:

communicating between the customer and merchant internet site to provide the merchant with a first portion of a merchant order file in connection with placing said order;

communicating between said customer and said bank to create a bank customer order file;

communicating between the bank and the merchant to provide the merchant with a second portion of the merchant order file, said second

portion of the merchant order file being based at least in part on said bank customer order file.

7. (Original) A method according to claim 1 wherein the customer account includes customer account verification information which is supplied via a customer information vehicle which is not via the internet.

8. (Original) A method according to claim 1 wherein the customer account includes customer account verification information which is supplied via a telephone line.

9. (Original) A method according to claim 1 wherein the customer account includes customer account verification information which is supplied via a telephone voice line.

10. (Original) A method according to claim 1 wherein said creating a customer account includes supplying at least some customer

account verification information before the step of obtaining computerized order information.

11. (Original) A method according to claim 1 wherein said creating a customer account includes supplying at least some customer account verification information using an alternative communications carrier before the step of obtaining computerized order information.

12. (Original) A method according to claim 1 wherein said creating a customer account includes;  
supplying at least some customer account verification information before the step of obtaining computerized order information, and  
supplying at least some customer account verification information using an alternative communications carrier.

13. (New) A method performed by a customer for conducting a purchase of goods or services over the internet, the purchase being made by a customer using a merchant for goods or services which are to be provided at a delivery location, and wherein a bank assures payment to the merchant

*AS* for said purchase, comprising —

creating a customer account with the bank, said customer account being associated with said customer; the customer account having verification information contained therein, said verification information including information about a plurality of verification parameters;

detecting when a customer chooses to pay the merchant using said bank;

communicating from the customer to the bank computerized order information originating in connection with an order for chosen goods or services being sought using the merchant by the customer from an ordering computer;

said step of communicating from the customer to the bank being performed in connection with computerized information about a plurality of verification variables;

performing a verification analysis by the bank wherein the bank performs by variably selecting at least one of the verification variables used to validate the transaction.

14. (New) A method according to claim 13 wherein said step of performing a verification analysis by the bank includes variably selecting a plurality of verification variables used to validate the transaction.

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15. (New) A method according to claim 13 wherein the customer contacts the merchant internet site and builds an order file.

16. (New) A method according to claim 13 wherein the customer contacts the merchant internet site and builds an order file at least part of which is obtained by the bank in said obtaining computerized order information.

17. (New) A method according to claim 13 wherein the customer, bank and merchant are in simultaneous communication as the order is placed and assurance of payment is communicated to the merchant.

18. (New) A method according to claim 13 wherein the customer, bank and merchant are in simultaneous communication via the internet as the order is placed and assurance of payment is communicated to the merchant.

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19. (New) A method according to claim 13 wherein:

communicating between the customer and merchant internet site to provide the merchant with a first portion of a merchant order file in connection with placing said order;

communicating between said customer and said bank to create a bank customer order file;

communicating between the bank and the merchant to provide the merchant with a second portion of the merchant order file, said second

portion of the merchant order file being based at least in part on said bank customer order file.

20. (New) A method according to claim 13 wherein the customer account includes customer account verification information which is supplied via a customer information vehicle which is not via the internet.

21. (New) A method according to claim 13 wherein the customer account includes customer account verification information which is supplied via a telephone line.

22. (New) A method according to claim 13 wherein the customer account includes customer account verification information which is supplied via a telephone voice line.

23. (New) A method according to claim 13 wherein said creating a customer account includes supplying at least some customer

account verification information before the step of obtaining computerized order information.

24. (New) A method according to claim 13 wherein said creating a customer account includes supplying at least some customer account verification information using an alternative communications carrier before the step of obtaining computerized order information.

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25. (New) A method according to claim 13 wherein said creating a customer account includes;

supplying at least some customer account verification information before the step of obtaining computerized order information, and

supplying at least some customer account verification information using an alternative communications carrier.

26. (New) A method for conducting a purchase of goods or services by a customer using a merchant contacted via the internet and wherein a bank validates the purchase and assures payment to the merchant, comprising —

creating a customer account with the bank at a pre-existing time to said purchase; said creating a customer account being associated with said customer and including verification information which includes a plurality of different verification parameters;

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communicating an order file to the merchant via the internet which is used in said purchase of goods or services without providing the merchant with a customer account number or other customer account identifiers which can be used to conduct a fraudulent transaction if intercepted during communication over the internet;

communicating between the customer and bank via the internet concerning said order file without communicating a customer account number or other customer account identifiers which can be used to conduct a fraudulent transaction if intercepted during communication over the internet;

conducting a verification analysis during said communicating between the customer and bank, wherein the bank inquires of the customer concerning at least one of the plurality of different verification parameters, said plurality of different verification parameters including at least one verification parameter which is variably selectable by the bank;

communicating assurance of payment from the bank to the merchant using a transaction control identifier which does not include a customer account number or other customer account identifiers which can be used to conduct a fraudulent transaction if intercepted during communication over the internet;

conducting the purchase without providing the merchant with a customer account number or other customer account identifiers which can be used to conduct a fraudulent transaction if stolen or obtained from the merchant's records of the order.

27. (New) A method according to claim 26 wherein said step of performing a verification analysis by the bank includes variably selecting by the bank a plurality of verification variables used to validate the transaction.

28. (New) A method according to claim 26 wherein said step of performing a verification analysis by the bank includes variably selecting by the bank a plurality of verification variables used to validate the transaction.

29. (New) A method according to claim 26 wherein said step of performing a verification analysis by the bank includes variably selecting by the bank a plurality of verification variables used to validate the transaction, the plurality of verification variables which are variably selected being changed for each transaction.

30. (New) A method according to claim 26 wherein said step of performing a verification analysis by the bank uses verification variables selected and analyzed by a weak link analysis to determine validity of the transaction.

31. (New) A method according to claim 26 wherein said step of performing a verification analysis by the bank uses verification variables

*Q2* selected and analyzed by a weighted analysis to determine validity of the transaction.